

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ivan Julian Smith  
Marie Therese Smith  
Debtors

Case No. 14-05286-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db/jdb  
4571545 +Ivan Julian Smith, Marie Therese Smith, 514 S. Webster Ave. Rear, Scranton, PA 18505-1376  
4620285 +Best Buy Credit Services, P.O. Box 790441, St. Louis, Missouri 63179-0441  
+Cavalry SPV I, LLC, Bass & Associates, P.C, 3936 E Ft. Lowell Road Suite #200,  
Tucson, AZ 85712-1083  
4577667 +City of Scranton, c/o Northeast Revenue Service, LLC, 15 Public Square, Suite 202,  
Wilkes-Barre, PA 18701-1703  
4571548 +Collector of Taxes, P.O. Box 709, Scranton, Pennsylvania 18501-0709  
4571550 Commonwealth Health, 670 N. River St., Plains, Pennsylvania 18705-1027  
4571553 +Geisinger Health System, 100 North Academy Ave., Danville, Pennsylvania 17822-0001  
4658209 +JEWISH FAMILY SERVICE OF, NORTHEASTERN PENNSYLVANIA, 615 JEFFERSON AVENUE, SUITE 204,  
SCRANTON, PA 18510-1630  
4657879 +Jewish Family Service, 615 Jefferson Ave., Scranton, PA 18510-1687  
4571554 +Med-Rev Recoveries, 100 Metropolitan Drive, Ste. 100, Liverpool, New York 13088-5842  
4571555 Mortgage Service Center, P.O. Box 5452, Mt. Laurel, New Jersey 08054-5452  
4571557 +Northeast Revenue Service, L, 340 N. Washington Ave., Scranton, Pennsylvania 18503-1546  
4571558 +Northeastern Rehabilitation Associates,, 5 Morgan Hwy., Suite 4,  
Scranton, Pennsylvania 18508-2641  
4576946 +PHH Mortgage Corporation, 2001 Bishopsgate Boulevard, Mail Stop SV01,  
Mount Laurel, NJ 08054-4604  
4571559 +Primemed, P.C., 5 Morgan Hwy, Ste. 6, Scranton, Pennsylvania 18508-2641  
4571560 Professional Orthopaedic Assoc. Ltd., 3 West Olive St., Ste. 118,  
Scranton, Pennsylvania 18508-2576  
4571561 +Regional Hospital Scranton, 746 Jefferson Ave., Scranton, Pennsylvania 18510-1624  
4572482 +Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
4571562 Scranton Sewer Authority, 312 Adams Ave., Scranton, PA 18503, ,  
4571563 +Sunoco, P.O. Box 6407, Sioux Falls, South Dakota 57117-6407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4576710 E-mail/Text: bnc@trustamerifirst.com Jan 14 2020 08:51:45  
AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154  
4571544 E-mail/Text: bnc@trustamerifirst.com Jan 14 2020 08:51:45 Amerifirst Home Improvement,  
Customer Service, 11171 Mill Valley Rd., Omaha, Nebraska 68154  
4571546 +EDI: CAPITALONE.COM Jan 14 2020 13:23:00 Capital One, P.O Box 30285,  
Salt Lake City, Utah 84130-0285  
4571547 +EDI: CHASE.COM Jan 14 2020 13:23:00 Chase, P.O. Box 15298,  
Wilmington, Delaware 19850-5298  
4571549 EDI: WFNBN.COM Jan 14 2020 13:23:00 Comenity Bank/Catherine's, Bankruptcy Department,  
P.O. Box 182125, Columbus, Ohio 43218-2125  
4571551 E-mail/PDF: DellBKNotifications@resurgent.com Jan 14 2020 08:58:46 Dell Financial Services,  
PO BOX 81577, Austin, TX 78708-1577  
4571556 +E-mail/Text: Bankruptcies@nragroup.com Jan 14 2020 08:52:38 National Recovery Agency,  
2491 Paxton St., Harrisburg, Pennsylvania 17111-1036  
4623675 EDI: PRA.COM Jan 14 2020 13:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4596049 EDI: Q3G.COM Jan 14 2020 13:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4571564 EDI: RMSC.COM Jan 14 2020 13:23:00 Synchrony Bank/JC Penney, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, Florida 32896-5060  
4571565 EDI: AISTMBL.COM Jan 14 2020 13:23:00 T-Mobile USA, Inc., Financial Care Dept-Bankruptcy,  
P.O. Box 37380, Albuquerque, New Mexico 87176  
4571566 EDI: TFSR.COM Jan 14 2020 13:23:00 Toyota Financial Services, Attn: Bankruptcy Dept.,  
P.O. Box 8026, Cedar Rapids, Iowa 52408  
4576039 EDI: TFSR.COM Jan 14 2020 13:23:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +RJM Acquisitions LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
4597559\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
4571552 ##+Delta Medix, P.C., 225 Penn Avenue, Scranton, Pennsylvania 18503-1921

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Chrisovalante Fliakos on behalf of Creditor PHH Mortgage Corporation pamb@fedphe.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Joseph Angelo Dessoie on behalf of Creditor PHH Mortgage Corporation pamb@fedphe.com  
Tullio DeLuca on behalf of Plaintiff Marie Therese Smith tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Debtor 1 Ivan Julian Smith tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Plaintiff Ivan Julian Smith tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Debtor 2 Marie Therese Smith tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Ivan Julian Smith</u>	Social Security number or ITIN	xxx-xx-8405
	First Name Middle Name Last Name	EIN	--
Debtor 2 (Spouse, if filing)	<u>Marie Therese Smith</u>	Social Security number or ITIN	xxx-xx-4243
	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:14-bk-05286-RNO			

**Order of Discharge**

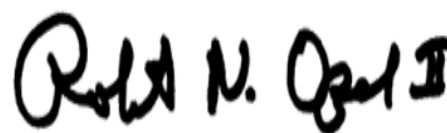
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ivan Julian Smith  
aka Ivan J. Smith, aka Ivan Smith

Marie Therese Smith  
aka Marie Smith, aka Marie T. Smith

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

1/13/20

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**